

State:	Arkansas	Filing Company:	United Heritage Life Insurance Company
TOI/Sub-TOI:	L08 Life - Other/L08.000 Life - Other		
Product Name:	Statutory Interest Rate Change 2013		
Project Name/Number:	Statutory Interest Rate Change 2013/AR- StIntRt-2013		

Filing at a Glance

Company:	United Heritage Life Insurance Company
Product Name:	Statutory Interest Rate Change 2013
State:	Arkansas
TOI:	L08 Life - Other
Sub-TOI:	L08.000 Life - Other
Filing Type:	Form
Date Submitted:	11/30/2012
SERFF Tr Num:	HERT-128742975
SERFF Status:	Closed-Accepted For Informational Purposes
State Tr Num:	
State Status:	Closed-Accepted for Informational Purposes
Co Tr Num:	AR-STINTRT-2013
Implementation	01/01/2012
Date Requested:	
Author(s):	Michele Mackenzie, Tammy Napier
Reviewer(s):	Linda Bird (primary)
Disposition Date:	12/03/2012
Disposition Status:	Accepted For Informational Purposes
Implementation Date:	

State Filing Description:

State: Arkansas
TOI/Sub-TOI: L08 Life - Other/L08.000 Life - Other
Product Name: Statutory Interest Rate Change 2013
Project Name/Number: Statutory Interest Rate Change 2013/AR- StIntRt-2013

Filing Company: United Heritage Life Insurance Company

General Information

Project Name: Statutory Interest Rate Change 2013
Project Number: AR- StIntRt-2013
Requested Filing Mode: Informational
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:

Status of Filing in Domicile: Authorized
Date Approved in Domicile: 11/07/2012
Domicile Status Comments:
Market Type: Individual
Individual Market Type:
Filing Status Changed: 12/03/2012
State Status Changed: 12/03/2012
Created By: Tammy Napier
Corresponding Filing Tracking Number:

Deemer Date:
Submitted By: Tammy Napier

Filing Description:

Ladies and Gentlemen,

On January 1, 2013, the Maximum Statutory Interest Rate will be changed. A list of the forms that have been filed with the Department that are required to comply with the interest rate modification due to the decrease in the statutory valuation interest rate for 2013 life insurance issues have been attached in the Supporting Documents tab. These forms are existing policy forms, approved prior to 01/01/2013 life insurance issues.

Therefore, at this time we will be filing an Informational filing with your Department to identify the policies that are affected by this change. We have listed for you; the Policy Form numbers, the Date filed with the Department and any SERFF filing numbers that will help identify the Policies filed. The Policies will reflect this change by:

- A revised Actuarial Memorandum supporting the change in the non-forfeiture interest rate;
- And the Specification Pages.

No other changes to the policies are included at this time.

Should you have any questions or require additional information please contact me at tnapier@unitedheritage.com or (208)493-6173

Sincerely,

Tammy Napier

Rate and Form Filing Coordinator

Company and Contact

Filing Contact Information

Tammy Napier, Rates & Forms Coordinator tnapier@unitedheritage.com
707 E. United Heritage Ct. 208-493-6173 [Phone]
Meridian, ID 83680

Filing Company Information

United Heritage Life Insurance
Company
PO BOX 7777
Meridian, ID 83680-7777
(208) 475-0981 ext. [Phone]

CoCode: 63983
Group Code: 2878
Group Name:
FEIN Number: 82-0123320

State of Domicile: Idaho
Company Type:
State ID Number:

Filing Fees

State: Arkansas **Filing Company:** United Heritage Life Insurance Company
TOI/Sub-TOI: L08 Life - Other/L08.000 Life - Other
Product Name: Statutory Interest Rate Change 2013
Project Name/Number: Statutory Interest Rate Change 2013/AR- StIntRt-2013

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? Yes
Fee Explanation: Informational Filing
Per Company: No

Company	Amount	Date Processed	Transaction #
United Heritage Life Insurance Company	\$50.00	11/30/2012	65333784

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	12/03/2012	12/03/2012

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Disposition

Disposition Date: 12/03/2012

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		Yes
Supporting Document	Policies that will reflect the 2013 Statutory Interest Rate Change		Yes
Supporting Document	FE Memorandums		No
Supporting Document	Preneed Memorandums		No
Supporting Document	ProPlus Memorandums		No
Supporting Document	Group Conversion Memorandums		No
Supporting Document	Level Term Rider Memorandums		No

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Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Application		
Comments:	N?A to this Filing		

		Item Status:	Status Date:
Satisfied - Item:	Policies that will reflect the 2013 Statutory Interest Rate Change		
Comments:			
Attachment(s):			
ARKANSAS.pdf			

ARKANSAS - #4					
		APPROVAL DATE	FORM NO.	FORM NAME	NOTES REGARDING FILING
FINAL EXPENSE					
PROTECTOR WHOLE LIFE	POLICY	9/2/1992	1494(1/1992)	Whole Life Policy	
	POLICY - UNISEX	9/2/1992	1494U(1/1992)	Whole Life Policy-Unisex	
PROTECTOR GRADED BENEFIT	POLICY	11/25/1992	1620.1(8/1992)	Graded Death Benefit Whole Life Policy	
PROTECTOR MODIFIED BENEFIT	POLICY	4/6/2007	1865.4(3/2007)	Protector Modified Benefit	125115924
SIMPLIFIED ISSUE WL TOBACCO	POLICY	7/12/2005	1931.12(6/2005)	Simplified Issue Whole Life Tobacco Policy	
PROTECTOR GRADED BENEFIT	POLICY - UNISEX	11/25/1992	1620U.1(8/1992)	Graded Death Benefit Whole Life Policy-Unisex	
PRENEED					
ADVANTAGE SINGLE PAY					
	POLICY - UNISEX	3/26/1999	1720U.1(1/1999)	Advantage E Series Whole Life	
ADVANTAGE					
		3/26/1999	1723U.1(4/1999)	Advantage E Series Graded Death Benefit Whole Life	
	POLICY - UNISEX				
	RIDER	3/26/1999	1729U(1/1999)	Single Premium Insurance Rider	
PLATINUM					
	POLICY - UNISEX	7/26/2005	1890U.5(5/2004)	Whole Life Policy	
	RIDER	7/26/2005	1906U(5/2004)	Single Premium Insurance Rider	
WHOLE LIFE					
PRO PLUS	POLICY	12/30/2002	1840.1(11/2002)	Pro Plus	Replaces 1310(11/86)
	POLICY - UNISEX	12/30/2002	1840U.10(11/2002)	Pro Plus	Replaces 1310U(11/86)
	RIDER	5/29/2001	1700-LTR(4/2001)	Level Term Rider	w/1560 HERT- 125849937
	RIDER	5/29/2001	1700U-LTR(4/2001)	Level Term Rider (Unisex)	

ARKANSAS - #4					
		APPROVAL DATE	FORM NO.	FORM NAME	NOTES REGARDING FILING
GROUP CONVERSION	POLICY	5/24/2010	1950U(05-2010)	Individual Whole lfe Insurance Policy Conversion	HERT-126618773 Pages were revised after approval to meet the policy to contact standards. All are for the benefit of the policyholder. Did not refile with state